

**Abstract Of The Invention**

This invention is a system to increase the profitability of businesses by facilitating transactions between members of trade exchanges. Global-Cash flexible currency is a currency made up of part cash and part products or services in a ratio pre-selected by individual merchants. Global-cash flexible currency allows bartering merchants to recoup the costs of their goods in cash while keeping their asking prices down. Business trade is further facilitated by the extension of credit to traders and barterers under the Global-Cash credit scoring system. The Global-Cash credit scoring system takes into consideration the product or service offered in trade, the percent offered in trade, which is cash and the remaining percent, which is the value of the listings, and a possible host of other variables. A credit rating score is calculated and a novel way of calculating credit-worthiness is hereby disclosed..